

UNITED STATES BANKRUPTCY COURT
DISTRICT of District of Puerto Rico

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/7/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

JAIME QUINONES LUGO
aka JAIME QUNONES
URB. CAMINO DEL SOL 325
VALLE VEREDA
VEGA BAJA, PR 00693

MARIA ISABEL LARRIUZ SERRANO
aka MARIA I LARRIUZ, aka MARIA LARRIUZ
SERRANO, aka MARIA ISABEL LARRIUZ, aka
MARIA LARRIUZ
URB. CAMINO DEL SOL 325
VALLE VEREDA
VEGA BAJA, PR 00693

Case Number:
10-03846-BKT7

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos.:
xxx-xx-2453
xxx-xx-9648

Attorney for Debtor(s) (name and address):
JOSE L JIMENEZ QUINONES
JIMENEZ QUINONES LAW OFFICE, PSC
268 AVE. PONCE DE LEON
SUITE 1118
SAN JUAN, PR 00918-2007
Telephone number: 787-282-9009

Bankruptcy Trustee (name and address):
WILFREDO SEGARRA MIRANDA
PO BOX 9023385
SAN JUAN, PR 00902-3385
Telephone number: 787 725-6160

Meeting of Creditors

Date: **June 16, 2010**

Time: **08:30 AM**

Location: **OCHOA BUILDING, 500 TANCA STREET, FIRST FLOOR, SAN JUAN, PR 00901**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/16/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Post Office and Courthouse Building
300 Recinto Sur Street, Room 109
San Juan, PR 00901
Telephone number: (787) 977-6000
<http://www.prb.uscourts.gov>

For the Court:

Clerk of the Bankruptcy Court:
CELESTINO MATTA-MENDEZ

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: May 11, 2010

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

CERTIFICATE OF NOTICE

District/off: 0104-3
Case: 10-03846

User: admin
Form ID: b9a

Page 1 of 1
Total Noticed: 30

Date Rcvd: May 11, 2010

The following entities were noticed by first class mail on May 13, 2010.

db/jdb JAIME QUINONES LUGO, MARIA ISABEL LARRIUZ SERRANO, URB. CAMINO DEL SOL 325, VALLE VEREDA,
VEGA BAJA, PR 00693
aty JOSE L JIMENEZ QUINONES, JIMENEZ QUINONES LAW OFFICE, PSC, 268 AVE. PONCE DE LEON,
SUITE 1118, SAN JUAN, PR 00918-2007
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,
SAN JUAN, PR 00918
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
ust +MONSITA LECAROS ARRIBAS, OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING,
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
2975263 +APXALARM SECURITY SOLUTIONS, 5132 N 300 W, PROVO, UT 84604-5817
2975265 BANCO POPULAR DE PR, CARD PRODUCTS DIVISION, P.O. BOX 70100, SAN JUAN, PR 00936-8100
2975264 BANCO POPULAR DE PR, P.O. BOX 70100, SAN JUAN, PR 00936-8100
2975266 BANCO SANTANDER DE PR, P.O. BOX 362589, SAN JUAN, PR 00936-2589
2975267 +CASTLE ROCK SECURITY, 2101 S. ARLINGTON HEIGHTS RD., SUITE 150,
ARLINGTON HEIGHTS, IL 60005-4142
2975270 ++CITIMORTGAGE, 5280 CORPORATE DRIVE, BANKRUPTCY DEPARTMENT, ATTENTION MC0023, FREDERICK MD,
21703-8351
(address filed with court: CITIMORTGAGE INC., BANKRUPTCY DEPARTMENT,
1000 TECHNOLOGY DRIVE, MAIL STOP 322, O FALLON, MO 63368-2420)
2975271 CITIMORTGAGE, INC., P.O. BOX 689196, DES MOINES, IA 50368-9196
2975272 +CITIMORTGAGE, INC., WENDY J. WASSERMAN, 801 S. UNIVERSITY DRIVE, SUITE 500,
PLANTATION, FL 33324-3367
2975274 +ECRA GROUP CORP., DBA/ FERRETERIA ARCE, PARCELAS MARQUEZ MARGINAL #23,
MANATI, PR 00674-5857
2975275 EUROBANK, PO BOX 191009, SAN JUAN, PR 00919-1009
2975278 FIA CARD SERVICES, 1110 NORTH KING STREET, WILMINGTON, DE 19801
2975279 +FIRST BANK, P.O. BOX 19327, SAN JUAN, PR 00910-1327
2975282 TREASURY SECRETARY, DEPARTAMENTO DE HACIENDA, P.O. BOX 9024140, SAN JUAN, PR 00902-4140
2975283 WAL-MART, 981084, EL PASO, TX 79998-1084

The following entities were noticed by electronic transmission on May 11, 2010.

tr EDI: QWSMIRANDA.COM May 11 2010 15:38:00 WILFREDO SEGARRA MIRANDA, PO BOX 9023385,
SAN JUAN, PR 00902-3385
2975268 EDI: CHASE.COM May 11 2010 15:38:00 CHASE, P.O. BOX 94014, PALATINE, IL 60094-4014
2975269 +EDI: CHASE.COM May 11 2010 15:38:00 CHASE, LEGAL DEPT, PO BOX 15902,
WILMINGTON, DE 19850
2975273 +E-mail/Text: cfigueroa@crimpr.net CRIM, PO BOX 195387,
SAN JUAN, PR 00919-5387
2975277 EDI: BANKAMER.COM May 11 2010 15:38:00 FIA CARD SERVICES, PO BOX 15026,
WILMINGTON, DE 19850-5026
2975276 EDI: BANKAMER.COM May 11 2010 15:38:00 FIA CARD SERVICES, P.O. BOX 15019,
WILMINGTON, DE 19886-5019
2975280 EDI: RMSC.COM May 11 2010 15:38:00 JC PENNEY, P.O. BOX 960090, ORLANDO, FL 32896-0090
2975281 EDI: RMSC.COM May 11 2010 15:38:00 MCCBG, RE: WALMART, PO BOX 103042,
ROSWELL, GA 30076
2975284 EDI: RMSC.COM May 11 2010 15:38:00 WAL-MART, PO BOX 960023, ORLANDO, PR 32896-0023
TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2010

Signature:

